

Notification requirements pursuant to I. 3556/2007

Notifications regarding significant holdings in listed companies from the burdened persons pursuant to articles 9, 10, 11, 11a and 14 of I. 3556/2007

In accordance with articles 9, 10, 11, 11a and 14 of I. 3556/2007 on the "*Transparency requirements regarding information about issuers whose securities are admitted to trading on a regulated market and other provisions*" - subject to the exceptions and exemptions provided for in articles 12 and 13 of the aforesaid law - and the decision of the Board of Directors of the Hellenic Capital Market Commission ("HCMC") No. 1/434/03.07.2007, the persons who acquire or dispose of significant holdings are required to notify the issuer and the HCMC immediately and in any case within three (3) trading days at the latest, as provided for in article 14 of I. 3556/2007. The issuer must in its turn publish all information contained in the aforesaid notification immediately, upon receipt of this information, and in any case within two (2) trading days as of the date of such receipt at the latest.

More specifically, the persons burdened to proceed with the abovementioned notification are the following:

- a) shareholders who acquire or dispose of shares with voting rights admitted to trading on a regulated market and whose percentage of voting rights, due to the said acquisition or disposal, reaches, exceeds or falls below the thresholds of 5%, 10%, 15%, 20%, 25%, 1/3, 50%, and 2/3;
- b) shareholders whose percentage of voting rights reaches, exceeds or falls below the aforementioned thresholds due to corporate actions that alter the allocation of voting rights;
- c) shareholders with a percentage of voting rights exceeding 10%, in any case where, due to an acquisition or disposal of shares with voting rights or due to corporate actions that alter the allocation of voting rights, the change in their percentage of voting rights equals or is greater than 3% of the issuer's total voting rights;
- d) any person who is entitled to acquire, dispose of or exercise voting rights in the cases referred to in article 10 of I. 3556/2007; and
- e) persons holding, directly or indirectly through a third party, financial instruments, as provided for in article 11 of I. 3556/2007.

The aforesaid notification requirements are also applicable to persons when the number of their voting rights held directly or indirectly according to articles 9 and 10, added to the number of the voting rights related to the financial instruments they hold directly or indirectly according to article 11, reaches, exceeds or falls below the thresholds of 5%, 10%, 15%, 20%, 25%, 1/3, 50% and 2/3.

Procedure for the submission of such notification (ref. HCMC's Circular No 33 and Notification Form)

Persons burdened with the aforesaid notification requirements are bound to notify any significant changes in their holdings concurrently to the issuer and the HCMC immediately and in any case within three (3) trading days after the date such notification requirement arose, as provided for in article 14 paragraph 2 of I. 3556/2007. The concurrent notification to the issuer and to the HCMC is made by submitting to each of them the relevant notification form, the template of which is posted on the HCMC's website¹, (the HCMC) being the competent authority for the supervision of such notification obligations. It is noted that the correct filling-out of the notification form burdens the burdened person, who is responsible for any errors or omissions.

The notification form is submitted to Eurobank Ergasias Services and Holdings S.A. (hereinafter "Eurobank Holdings") and the HCMC duly signed. The notification form is considered to be duly signed when it is signed by the burdened person itself or by any other person duly authorized. In case the burdened person is a legal entity, the statement is signed by its legal representative. In any case, the relevant legal documents, which are henceforth considered valid until revoked, are submitted to the HCMC along with the notification form.

The duly signed notification form is submitted:

a) Regarding Eurobank Holdings:

Via registered mail at the attention of Mr. I. Chadolias, 10 Filellinon Str. & 13 Xenofontos Str., Athens 10557, and:

- by fax to number +30 210 3720230, to the Group Corporate Governance Division, followed by confirmation via telephone of the notification's receipt (tel. +30 210 3720233, +30 210 3720235 and +30 210 3720238), or
- by email at: CorporateGovernance@eurobank.gr, ICHADOLIAS@eurobank.gr and investor_relations@eurobank.gr

b) Regarding the HCMC:

1. To the HCMC's central protocol registry at 1 Kolokotroni Str. & Stadiou Str., Athens 10562, addressed to the HCMC's Directorate of Listed Companies, Department of Continuous Information, with the indication "Notification of significant changes in voting rights pursuant to I. 3556/2007, as in force".
2. The submission may also be made by sending fax to number +30 210 3377243 or by email at: tr1@cmc.gov.gr. In this case, the notification form must be duly completed and accompanied by a cover letter which should contain at least the sender's identification data, signature, contact telephone number and number of pages that follow. Finally, the burdened person is responsible for the successful transmission of

¹ http://www.hcmc.gr/en_US/web/portal/companies

the documents and their receipt by the HCMC's competent protocol registry department.